

DECLARATION AND PETITION

As a below named inventor, we hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

We believe we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled **COMPUTERIZED RETAIL FINANCE PROGRAM SELECTION SYSTEMS AND METHODS**, the specification of which was filed on January 25, 2002, as Application Serial No. 10/057,436.

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose information which is material to the examination of this application in accordance with 37 C.F.R. § 1.56(a).

We hereby claim foreign priority benefits under 35 U.S.C. § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application of which priority is claimed.

PRIOR FOREIGN APPLICATION(S)

Number	Country	Filing Date	Priority Claimed?
NONE			

PRIOR UNITED STATES APPLICATION(S)


We hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. § 112, we acknowledge the duty to disclose material information as defined in 37 C.F.R. § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Serial No.	Filing Date	Status
60/264,595	January 25, 2001	Provisional

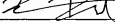
We hereby declare: All statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true. These statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Wherefore we pray that Letters Patent be granted to me for the invention or discovery described and claimed in the foregoing specification and claims, and we hereby subscribe our names to the foregoing declaration and this petition.

Full name of first inventor: Atanas Stoyanov

Inventor's signature  Date 04/17/2002
Residence: Thousand Oaks, California
Citizenship: Bulgaria
Post Office Address: 3073 Sunflower Street; Thousand Oaks, California 91362

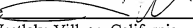
Full name of second inventor: Ryan DeLaet

Inventor's signature  Date 4.9.2002
Residence: Thousand Oaks, California
Citizenship: USA
Post Office Address: 812 Sussex Court; Thousand Oaks, California 91360

Full name of third inventor: Damion Moyer-Sims

Inventor's signature _____ Date _____
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Post Office Address: 317 Southeast 20th Avenue; Portland, Oregon 97214

Full name of fourth inventor: Clifford Drew Wells

Inventor's signature  Date 4/17/02
Residence: Westlake Village, California
Citizenship: USA
Post Office Address: 31802 Village Brook, Westlake Village, California 91361


Full name of fifth inventor: Russell West

Inventor's signature _____ Date _____
Residence: Camarillo, California
Citizenship: USA
Post Office Address: 13475 Andalusia Road, Camarillo, California 93012

Full name of sixth inventor: Russell G. West

Inventor's signature _____ Date _____
Residence: Agoura Hills, California
Citizenship: USA
Post Office Address: 29376 Wagon Road; Agoura Hills, California 91301

Full name of seventh inventor: David Bartels

Inventor's signature  Date 4/10/02
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Full name of first inventor: Atanas Stoyanov

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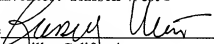
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Full name of fifth inventor: Russell West

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Full name of sixth inventor: Russell G. West

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Full name of seventh inventor: David Bartels

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Client/Matter No. 20406-19

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Full name of fifth inventor: Russell West

Inventor's signature _____ Date _____
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Full name of sixth inventor: Russell G. West

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Full name of seventh inventor: David Bartels

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Client/Matter No. 20406-19

Full name of first inventor: Atanas Stoyanov

Inventor's signature _____ Date _____
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Citizenship: Bulgaria
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Full name of second inventor: Ryan DeLaet

Inventor's signature _____ Date _____
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Full name of third inventor: Damion Moyer-Sims

Inventor's signature _____ Date April 9, 2002
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Post Office Address: 317 Southeast 20th Avenue; Portland, Oregon 97214

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Full name of fifth inventor: Russell West

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